

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Marianne Mehalshick  
 Debtor

Case No. 18-13758-mdc  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: Virginia  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 20

Date Rcvd: Sep 30, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 02, 2019.

db +Marianne Mehalshick, 234 James Avenue, Northampton, PA 18067-9752  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 14123079 +Green River Capital, as servicer for, Housing Opportunity Partners REO, LLC,  
 c/o KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 14118594 Housing Opportunity Partners REO, LLC, 323 5th Street, Eureka, CA 95501-0305  
 14118595 Matthew K. Fissel, Esquire, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 14175253 +Met Ed, 101 Crawford's Corner Rd Bldg # 1 Suite, Holmdel, NJ 07733-1976  
 14118596 Northampton Area School District, c/o Portnoff Law, PO Box 3020,  
 Norristown, PA 19404-3020  
 14118597 SN Servicing Corp., as agent, 323 5th Street, Eureka, CA 95501-0305  
 14118599 Wachovia Bank Bankruptcy Dept., PO Box 7359, Roanoke, VA 24019-0359  
 14118600 Wells Fargo Bank, c/o KML Group, 701 Market Street, suite 5000,  
 Philadelphia, PA 19106-1541

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 01 2019 04:01:34  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 01 2019 04:01:44 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 14177694 +EDI: AIS.COM Oct 01 2019 07:53:00 Directv, LLC, by American InfoSource LP as agent,  
 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
 14166675 +EDI: MID8.COM Oct 01 2019 07:53:00 MIDLAND FUNDING LLC, PO Box 2011,  
 Warren, MI 48090-2011  
 14118601 EDI: WFFC.COM Oct 01 2019 07:53:00 Wells Fargo Bank Bankruptcy Dept., 1 Home Campus,  
 Des Moines, IA 50328-0001  
 14118602 EDI: WFFC.COM Oct 01 2019 07:53:00 Wells Fargo Home Mortgage, PO Box 10335,  
 Des Moines, IA 50306-0335

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14118598\* SN Servicing Corp., as agent, 323 5th Street, Eureka, CA 95501-0305

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 02, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 30, 2019 at the address(es) listed below:

KEVIN G. MCDONALD on behalf of Creditor Housing Opportunity Partners REO, LLC  
 bkgroup@kmlawgroup.com  
 MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com  
 MICHAEL H KALINER on behalf of Trustee MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com  
 REBECCA ANN SOLARZ on behalf of Creditor Housing Opportunity Partners REO, LLC  
 bkgroup@kmlawgroup.com  
 REBECCA ANN SOLARZ on behalf of Creditor Green River Capital, as servicer  
 bkgroup@kmlawgroup.com  
 ROLANDO RAMOS-CARDONA on behalf of Trustee SCOTT F. WATERMAN (Chapter 13)  
 ecfmail@readingchl3.com, ecf\_frpa@trustee13.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

STEPHEN G. BRESSET on behalf of Debtor Marianne Mehalshick sbresset@bressetsantora.com,  
rehml@entermail.net;nicole@bressetsantora.com,sadie@bressetsantora.com,ronsantoraesq@aol.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM MILLER\*R on behalf of Trustee WILLIAM MILLER\*R ecfemail@FredReigleCh13.com,  
ECF\_FRPA@Trustee13.com

TOTAL: 9

**Information to identify the case:**

Debtor 1	<u>Marianne Mehalshick</u>	Social Security number or ITIN	<b>xxx-xx-4879</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>18-13758-mdc</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Marianne Mehalshick

9/30/19

**By the court:** Magdeline D. Coleman  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**